

WHAT IS CLAIMED IS:

1 1. A method of generating a payment indicium, comprising:
2 generating a corroborative digital token from payment information; and
3 modulating a base image with a graphical encoding of the corroborative digital
4 token to produce a payment indicium.

1 2. The method of claim 1, wherein the payment information from which
2 the corroborative digital token is generated includes an indication of payment
3 amount.

1 3. The method of claim 1, wherein the payment information from which
2 the corroborative digital token is generated includes postal data.

1 4. The method of claim 3, wherein the postal data includes destination
2 address information.

1 5. The method of claim 1, wherein the base image includes a user-
2 selected image.

1 6. The method of claim 1, wherein the corroborative digital token is
2 generated from a cryptographic transformation of the payment information.

1 7. The method of claim 1, wherein the base image is modulated based
2 upon a half-tone encoding process.

3 8. A system for generating a payment indicium, comprising an encoder
4 configured to:

5 generate a corroborative digital token from payment information; and
6 modulate a base image with a graphical encoding of the corroborative digital
7 token to produce a payment indicium.

1 9. A method of extracting payment information from a payment indicium,
2 comprising:

3 extracting a digital token from a payment indicium based upon a comparison
4 of the payment indicium and a base image;

5 decoding the extracted digital token to produce a decoded message; and
6 extracting from the decoded message payment information encoded in the
7 payment indicium.

1 10. A method of generating a payment indicium, comprising:
2 rendering a payment indicium containing embedded payment information on
3 a printing surface with a printing characteristic that degrades with photographic
4 reproductions such that the embedded payment information is extractable from an
5 original rendering of the payment indicium but is un-extractable from a photographic
6 reproduction of an original rendering of the payment indicium.

1 11. The method of claim 10, wherein the payment indicium is rendered as
2 a bit map image with a resolution selected to be irreproducible by photographic
3 reproduction techniques having a maximum resolution of 600x600 dots per inch, or
4 less.

1 12. The method of claim 10, wherein the payment indicium is rendered as
2 a bit map image with a resolution of 100 dots per inch, or greater.

1 13. The method of claim 10, wherein the payment indicium is rendered as
2 a bit map image with a resolution of 125 dots per inch, or greater.

1 14. The method of claim 10, wherein the payment indicium is rendered
2 with a resolution selected based at least in part upon how the payment indicium is
3 rendered on the printing surface.

1 15. A method of generating a payment indicium, comprising:
2 encoding payment information into a corroborative digital token based at least
3 in part upon one or more variable encoding parameters; and
4 rendering a payment indicium containing the encoded payment information.

1 16. The method of claim 15, wherein one or more of the encoding
2 parameters vary with payment value.

1 17. The method of claim 16, wherein an encoding security level parameter
2 varies with payment value.

1 18. The method of claim 17, wherein an encoding private key bit length
2 parameter varies with payment value.

1 19. The method of claim 16, wherein an encoding robustness parameter
2 varies with payment value.

1 20. The method of claim 19, wherein an error correction code redundancy
2 parameter varies with payment value.